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NOTICE OF ALLOWANCE AND FEE(S) DUE

22927 7590 11/24/2009

WALKER DIGITAL MANAGEMENT, LLC
2 HIGH RIDGE PARK
STAMFORD, CT 06905

EXAMINER

KARMIS, STEFANOS

ART UNIT

PAPER NUMBER

3693

DATE MAILED: 11/24/2009

| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|-----------------|-------------|----------------------|---------------------|------------------|
|-----------------|-------------|----------------------|---------------------|------------------|

09/316,546

05/21/1999

JAY S. WALKER

99-012

7943

TITLE OF INVENTION: METHOD AND APPARATUS FOR PROCESSING CREDIT CARD TRANSACTIONS

| APPLN. TYPE | SMALL ENTITY | ISSUE FEE DUE | PUBLICATION FEE DUE | PREV. PAID ISSUE FEE | TOTAL FEE(S) DUE | DATE DUE |
|----------------|--------------|---------------|---------------------|----------------------|------------------|------------|
| nonprovisional | NO | \$1510 | \$0 | \$0 | \$1510 | 02/24/2010 |

THE APPLICATION IDENTIFIED ABOVE HAS BEEN EXAMINED AND IS ALLOWED FOR ISSUANCE AS A PATENT. PROSECUTION ON THE MERITS IS CLOSED. THIS NOTICE OF ALLOWANCE IS NOT A GRANT OF PATENT RIGHTS. THIS APPLICATION IS SUBJECT TO WITHDRAWAL FROM ISSUE AT THE INITIATIVE OF THE OFFICE OR UPON PETITION BY THE APPLICANT. SEE 37 CFR 1.313 AND MPEP 1308.

THE ISSUE FEE AND PUBLICATION FEE (IF REQUIRED) MUST BE PAID WITHIN THREE MONTHS FROM THE MAILING DATE OF THIS NOTICE OR THIS APPLICATION SHALL BE REGARDED AS ABANDONED. THIS STATUTORY PERIOD CANNOT BE EXTENDED. SEE 35 U.S.C. 151. THE ISSUE FEE DUE INDICATED ABOVE DOES NOT REFLECT A CREDIT FOR ANY PREVIOUSLY PAID ISSUE FEE IN THIS APPLICATION. IF AN ISSUE FEE HAS PREVIOUSLY BEEN PAID IN THIS APPLICATION (AS SHOWN ABOVE), THE RETURN OF PART B OF THIS FORM WILL BE CONSIDERED A REQUEST TO REAPPLY THE PREVIOUSLY PAID ISSUE FEE TOWARD THE ISSUE FEE NOW DUE.

HOW TO REPLY TO THIS NOTICE:

I. Review the SMALL ENTITY status shown above.

If the SMALL ENTITY is shown as YES, verify your current SMALL ENTITY status:

A. If the status is the same, pay the TOTAL FEE(S) DUE shown above.

B. If the status above is to be removed, check box 5b on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and twice the amount of the ISSUE FEE shown above, or

If the SMALL ENTITY is shown as NO:

A. Pay TOTAL FEE(S) DUE shown above, or

B. If applicant claimed SMALL ENTITY status before, or is now claiming SMALL ENTITY status, check box 5a on Part B - Fee(s) Transmittal and pay the PUBLICATION FEE (if required) and 1/2 the ISSUE FEE shown above.

II. PART B - FEE(S) TRANSMITTAL, or its equivalent, must be completed and returned to the United States Patent and Trademark Office (USPTO) with your ISSUE FEE and PUBLICATION FEE (if required). If you are charging the fee(s) to your deposit account, section "4b" of Part B - Fee(s) Transmittal should be completed and an extra copy of the form should be submitted. If an equivalent of Part B is filed, a request to reapply a previously paid issue fee must be clearly made, and delays in processing may occur due to the difficulty in recognizing the paper as an equivalent of Part B.

III. All communications regarding this application must give the application number. Please direct all communications prior to issuance to Mail Stop ISSUE FEE unless advised to the contrary.

IMPORTANT REMINDER: Utility patents issuing on applications filed on or after Dec. 12, 1980 may require payment of maintenance fees. It is patentee's responsibility to ensure timely payment of maintenance fees when due.

PART B - FEE(S) TRANSMITTAL

**Complete and send this form, together with applicable fee(s), to: Mail Mail Stop ISSUE FEE
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INSTRUCTIONS: This form should be used for transmitting the ISSUE FEE and PUBLICATION FEE (if required). Blocks 1 through 5 should be completed where appropriate. All further correspondence including the Patent, advance orders and notification of maintenance fees will be mailed to the current correspondence address as indicated unless corrected below or directed otherwise in Block 1, by (a) specifying a new correspondence address; and/or (b) indicating a separate "FEE ADDRESS" for maintenance fee notifications.

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22927 7590 11/24/2009

**WALKER DIGITAL MANAGEMENT, LLC
2 HIGH RIDGE PARK
STAMFORD, CT 06905**

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I hereby certify that this Fee(s) Transmittal is being deposited with the United States Postal Service with sufficient postage for first class mail in an envelope addressed to the Mail Stop ISSUE FEE address above, or being facsimile transmitted to the USPTO (571) 273-2885, on the date indicated below.

| |
|--------------------|
| (Depositor's name) |
| (Signature) |
| (Date) |

| APPLICATION NO. | FILING DATE | FIRST NAMED INVENTOR | ATTORNEY DOCKET NO. | CONFIRMATION NO. |
|-----------------|-------------|----------------------|---------------------|------------------|
|-----------------|-------------|----------------------|---------------------|------------------|

09/316,546 05/21/1999 JAY S. WALKER 99-012 7943

TITLE OF INVENTION: METHOD AND APPARATUS FOR PROCESSING CREDIT CARD TRANSACTIONS

| APPLN. TYPE | SMALL ENTITY | ISSUE FEE DUE | PUBLICATION FEE DUE | PREV. PAID ISSUE FEE | TOTAL FEE(S) DUE | DATE DUE |
|-------------|--------------|---------------|---------------------|----------------------|------------------|----------|
|-------------|--------------|---------------|---------------------|----------------------|------------------|----------|

nonprovisional NO \$1510 \$0 \$0 \$1510 02/24/2010

| EXAMINER | ART UNIT | CLASS-SUBCLASS |
|----------|----------|----------------|
|----------|----------|----------------|

KARMIS, STEFANOS 3693 705-044000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).

- ☐ Change of correspondence address (or Change of Correspondence Address form PTO/SB/122) attached.
- ☐ "Fee Address" indication (or "Fee Address" Indication form PTO/SB/47; Rev 03-02 or more recent) attached. **Use of a Customer Number is required.**

2. For printing on the patent front page, list

- (1) the names of up to 3 registered patent attorneys or agents OR, alternatively, 1 _____
- (2) the name of a single firm (having as a member a registered attorney or agent) and the names of up to 2 registered patent attorneys or agents. If no name is listed, no name will be printed. 2 _____
- 3 _____

3. ASSIGNEE NAME AND RESIDENCE DATA TO BE PRINTED ON THE PATENT (print or type)

PLEASE NOTE: Unless an assignee is identified below, no assignee data will appear on the patent. If an assignee is identified below, the document has been filed for recordation as set forth in 37 CFR 3.11. Completion of this form is NOT a substitute for filing an assignment.

(A) NAME OF ASSIGNEE (B) RESIDENCE: (CITY and STATE OR COUNTRY)

Please check the appropriate assignee category or categories (will not be printed on the patent) : ☐ Individual ☐ Corporation or other private group entity ☐ Government

4a. The following fee(s) are submitted:

- ☐ Issue Fee
- ☐ Publication Fee (No small entity discount permitted)
- ☐ Advance Order - # of Copies _____

4b. Payment of Fee(s); (Please first reapply any previously paid issue fee shown above)

- ☐ A check is enclosed.
- ☐ Payment by credit card. Form PTO-2038 is attached.
- ☐ The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number _____ (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

- ☐ a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27. ☐ b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(g)(2).

NOTE: The Issue Fee and Publication Fee (if required) will not be accepted from anyone other than the applicant; a registered attorney or agent; or the assignee or other party in interest as shown by the records of the United States Patent and Trademark Office.

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Date _____

Typed or printed name _____

Registration No. _____

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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| 09/316,546 | 05/21/1999 | JAY S. WALKER | 99-012 | 7943 |
| 22927 | 7590 | 11/24/2009 | EXAMINER | |
| WALKER DIGITAL MANAGEMENT, LLC 2 HIGH RIDGE PARK STAMFORD, CT 06905 | | | KARMIS, STEFANOS | |
| | | | ART UNIT | PAPER NUMBER |
| | | | 3693 | |
| DATE MAILED: 11/24/2009 | | | | |

Determination of Patent Term Extension under 35 U.S.C. 154 (b)

(application filed after June 7, 1995 but prior to May 29, 2000)

The Patent Term Extension is 0 day(s). Any patent to issue from the above-identified application will include an indication of the 0 day extension on the front page.

If a Continued Prosecution Application (CPA) was filed in the above-identified application, the filing date that determines Patent Term Extension is the filing date of the most recent CPA.

Applicant will be able to obtain more detailed information by accessing the Patent Application Information Retrieval (PAIR) WEB site (<http://pair.uspto.gov>).

Any questions regarding the Patent Term Extension or Adjustment determination should be directed to the Office of Patent Legal Administration at (571)-272-7702. Questions relating to issue and publication fee payments should be directed to the Customer Service Center of the Office of Patent Publication at 1-(888)-786-0101 or (571)-272-4200.

| | | | |
|-------------------------------|------------------------|---------------------|--|
| Notice of Allowability | Application No. | Applicant(s) | |
| | 09/316,546 | WALKER ET AL. | |
| | Examiner | Art Unit | |
| | STEFANOS KARMIS | 3693 | |

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to Amendment filed 09 September 2009.
2. ☒ The allowed claim(s) is/are 2, 4, 6, 8-16, 21-23, 25-28, 30, 31, 33-44, and 50.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) ☐ All b) ☐ Some* c) ☐ None of the:
 1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. ____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: ____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) ☐ hereto or 2) ☐ to Paper No./Mail Date ____.
 - (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date ____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

- | | |
|--|---|
| 1. <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 5. <input type="checkbox"/> Notice of Informal Patent Application |
| 2. <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 6. <input type="checkbox"/> Interview Summary (PTO-413), Paper No./Mail Date ____. |
| 3. <input type="checkbox"/> Information Disclosure Statements (PTO/SB/08), Paper No./Mail Date ____ | 7. <input checked="" type="checkbox"/> Examiner's Amendment/Comment |
| 4. <input type="checkbox"/> Examiner's Comment Regarding Requirement for Deposit of Biological Material | 8. <input checked="" type="checkbox"/> Examiner's Statement of Reasons for Allowance |
| | 9. <input type="checkbox"/> Other ____. |

/Stefanos Karmis/
Primary Examiner, Art Unit 3693

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EXAMINER'S AMENDMENT

1. This communication is in response to Applicant's amendment filed 09 November 2009 and to the Examiner's Amendment authorized by Applicant.

Status of Claims

2. Claims 2, 4, 6, 8-16, 21-23, 25-28, 30, 31, 33-44, and 50 are allowed.

Amendment to the Claims

3. An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Mike Downs Reg. No. 50,252 on 19 November 2009.

The application has been amended as follows:

1. (CANCELLED)
2. (PROPOSED AMENDED) A method for providing an offer during a transaction between a merchant and a customer, comprising:

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receiving, via an electronic communications network, a request for authorization of a purchase amount for a transaction between a merchant and a customer, the purchase amount to be paid from a financial account of the customer;

determining, by a server comprising at least one processor, an offer based on the received request;

transmitting an authorization of the purchase amount;

transmitting, by the server, the offer for output to the customer on a record of charge,

wherein the record of charge includes a first signature line associated with and for indicating acceptance of the purchase amount only and a second signature line associated with and for indicating acceptance of the offer output on the record of charge;
determining that the customer has signed the second signature line of the record of charge, thereby receiving an acceptance of the offer by the customer ~~on the record of charge~~; and

providing a benefit to the customer after receiving the acceptance,

in which the offer defines an obligation for the customer to fulfill in exchange for the benefit,

in which the offer is selected from the group consisting of:

a supplemental product offer for the obligation of an additional payment in addition to the purchase amount to be provided by the customer in exchange for a supplemental product, and

a cross-subsidy offer for providing a discount toward the purchase amount in exchange for the obligation of the customer accepting an offer of a third party other than the customer and the merchant.

3. (CANCELLED)

4. (PREVIOUSLY PRESENTED) The method of claim 2, in which the offer is a cross-subsidy offer and in which the benefit comprises the discount toward the purchase amount.

5. (CANCELLED)

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6. (PROPOSED AMENDED) A method for providing an offer during a transaction between a merchant and a customer, comprising:

receiving, via an electronic communications network, a request for authorization of a purchase amount for a transaction between a merchant and a customer, the purchase amount to be paid from a financial account of the customer;

determining, by a server comprising at least one processor, an offer based on the received request;

transmitting an authorization of the purchase amount;

transmitting, by the server, the offer for output to the customer on a record of charge,

wherein the record of charge includes a first signature line associated with and for indicating acceptance of the purchase amount only and a second signature line associated with and for indicating acceptance of the offer output on the record of charge; and determining that the customer signed the second signature line, thereby indicating acceptance of the offer; ~~and~~

~~providing a benefit to the customer if the offer is accepted,~~

in which the offer defines an obligation for the customer to fulfill in exchange for a the benefit,

in which the offer is selected from the group consisting of:

a supplemental product offer for the obligation of an additional payment in addition to the purchase amount to be provided by the customer in exchange for a supplemental product, and

a cross-subsidy offer for providing a discount toward the purchase amount in exchange for the obligation of the customer accepting an offer of a third party other than the customer and the merchant.

7. (CANCELLED)

8. (PROPOSED AMENDED) The method of claim ~~[[7]]~~ 6, further comprising:
adjusting an available credit limit of the financial account based on the ~~received~~ indicated acceptance of the offer.

9. (ORIGINAL) The method of claim 8, in which the adjusting step includes: providing a discount on the purchase amount.
10. (ORIGINAL) The method of claim 8, wherein the adjusting step includes: providing a reward of alternate currency after the acceptance.
11. (ORIGINAL) The method of claim 6, wherein the step of transmitting the authorization comprises:
 - determining whether the financial account is in good standing; and
 - transmitting the authorization for the transaction if the financial account is in good standing.
12. (ORIGINAL) The method of claim 11, wherein the step of determining whether the account is in good standing comprises:
 - determining whether an available balance of the financial account is at least zero.
13. (ORIGINAL) The method of claim 11, wherein the step of determining whether the account is in good standing comprises:
 - determining whether an available balance of the financial account is at least zero after acceptance of the offer by the customer.
14. (ORIGINAL) The method of claim 6, wherein the step of transmitting the offer further comprises:
 - determining whether the financial account is in good standing; and
 - transmitting the offer for output to the customer on a record of charge if the financial account is in good standing.
15. (ORIGINAL) The method of claim 14, wherein the step of determining whether the account is in good standing comprises:

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determining whether an available balance of the financial account is at least zero.

16. (ORIGINAL) The method of claim 14, wherein the step of determining whether the account is in good standing comprises:

determining whether an available balance of the financial account is at least zero after acceptance of the offer by the customer.

17 – 20. (CANCELLED)

21. (ORIGINAL) The method of claim 6, wherein the offer is determined based on a product identifier of a product purchased during the transaction.

22. (ORIGINAL) The method of claim 6, wherein the offer is determined based on a merchant identifier.

23. (ORIGINAL) The method of claim 6, wherein the offer is determined based on the purchase amount.

24. (CANCELLED)

25. (PREVIOUSLY PRESENTED) The method of claim 6, in which the cross-subsidy offer comprises an obligation of the customer to accept an offer for a service of the third party, and further comprising:

providing a discount on the purchase amount after the customer accepts the offer for a service.

26. (ORIGINAL) The method of claim 25, wherein the offer comprises a requirement that the customer use the service for a predetermined time.

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27. (ORIGINAL) The method of claim 25, wherein the service includes at least one of long distance telephone service, Internet service, banking services, credit card account services, insurance service, securities trading service, satellite television service, and cable television service.

28. (PREVIOUSLY PRESENTED) The method of claim 6, in which the offer is a cross-subsidy offer, and further comprising:
providing a discount to the customer after the customer accepts the cross-subsidy offer.

29. (CANCELLED)

30. (ORIGINAL) The method of claim 6, wherein the offer comprises a plurality of offers.

31. (ORIGINAL) The method of claim 30, wherein the customer accepts at least one of the plurality of offers.

32. (CANCELLED)

33. (ORIGINAL) The method of claim 6, further comprising:
adjusting a balance of a financial account of the merchant if the customer accepts the offer.

34. (ORIGINAL) The method of claim 6, wherein the financial account is a credit card account.

35. (ORIGINAL) The method of claim 34, wherein the offer is determined based on an available balance of the credit card account.

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36. (ORIGINAL) The method of claim 34, wherein the offer is based on credit history of the customer.

37. (ORIGINAL) The method of claim 6, wherein the financial account is a debit account.

38. (ORIGINAL) The method of claim 37, wherein the step of transmitting the authorization further comprises:

determining whether an available balance of the debit account is at least equal to the purchase amount; and if so:

transmitting the authorization.

39. (ORIGINAL) The method of claim 37, wherein the step of transmitting the authorization further comprises:

determining whether an available balance of the debit account is at least equal to the purchase amount plus an amount associated with the offer; and if so:

transmitting the authorization.

40. (PREVIOUSLY PRESENTED) The method of claim 6, further comprising: reconciling a merchant account after receiving the record of charge.

41. (ORIGINAL) The method of claim 6, further comprising: debiting the financial account by the purchase amount.

42. (ORIGINAL) The method of claim 6, further comprising: crediting a merchant account after receiving an acceptance by the customer.

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43. (PREVIOUSLY PRESENTED) The method of claim 6, wherein the step of transmitting the offer further comprises:

transmitting a code to a point-of-sale terminal of the merchant, the code corresponding to the offer.

44. (PROPOSED AMENDED) A method for processing a transaction between a merchant and a customer, comprising:

receiving an indication of a financial account to be charged for a purchase amount corresponding to a transaction;

transmitting, via an electronic communications network to a server comprising at least one processor, a request for authorization to charge the financial account for the purchase amount;

receiving, from the server in response to the transmitting step, an authorization for the purchase amount and an offer to be presented to the customer; ~~and~~

providing the offer to the customer on a record of charge,

wherein the record of charge contains a first signature line associated with and for indicating acceptance of the purchase amount only and a second signature line associated with and for indicating acceptance of the offer provided on the record of charge; and determining that the customer signed the second signature line, thereby indicating acceptance of the offer,

in which the offer defines an obligation for the customer to fulfill in exchange for a benefit,

in which the offer is selected from the group consisting of:

a supplemental product offer for the obligation of an additional payment in addition to the purchase amount to be provided by the customer in exchange for a supplemental product, and

a cross-subsidy offer for providing a discount toward the purchase amount in exchange for the obligation of the customer accepting an offer of a third party other than the customer and the merchant.

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45 – 49. (CANCELLED)

50. (ORIGINAL) The method of claim 44, further comprising:
receiving an adjustment to a balance of a financial account of the merchant after the customer accepts the offer.

51 – 63. (CANCELLED)

4. The following is an examiner's statement of reasons for allowance:

The prior art of record, Cole U.S. Patent 5,850,217, Schreadley Jr. U.S. Patent 5,887,903 (hereinafter Schreadley), and Restaurants Offering Own Tips On How Much To Give Waiter (hereinafter Wilson) combined teach a method for providing an offer during a transaction between a merchant and a customer. Cole teaches receiving a request for authorization of a purchase amount, the purchase amount to be paid from a financial account of the customer (column 5, line 46 thru column 7, line 2) and transmitting an authorization of the purchase amount through a signature (column 5, line 46 thru column 7, line 2). Cole further teaches printing graphical information on the receipt (Figure 7). Schreadley teaches a combined check and tipping guide in which a tipping guide is printed on the back of the check for the convenience of the customer (column 2, lines 1-57). Cole and Schreadley fail to teach providing an offer. Wilson teaches providing an offer that allows customers to check a box for the desired tip, thereby outputting on the record of charge an indication of acceptance (See Full Text). This

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provides a benefit to the customer in that the tip is paid without the customer having to perform the calculation

Regarding independent claim 2, the prior art fails to teach or suggest a method for providing an offer during a transaction between a merchant and a customer, comprising:

receiving, via an electronic communications network, a request for authorization of a purchase amount for a transaction between a merchant and a customer, the purchase amount to be paid from a financial account of the customer;

determining, by a server comprising at least one processor, an offer based on the received request;

transmitting, by the server, the offer for output to the customer on a record of charge,

wherein the record of charge includes a first signature line associated with and for indicating acceptance of the purchase amount only and a second signature line associated with and for indicating acceptance of the offer output on the record of charge; and determining that the customer signed the second signature line, thereby indicating acceptance of the offer,

in which the offer defines an obligation for the customer to fulfill in exchange for a benefit,

in which the offer is selected from the group consisting of:

a supplemental product offer for the obligation of an additional payment in addition to the purchase amount to be provided by the customer in exchange for a supplemental product, and

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a cross-subsidy offer for providing a discount toward the purchase amount in exchange for the obligation of the customer accepting an offer of a third party other than the customer and the merchant.

For this reason, claim 2 is deemed allowable over the prior art. Independent claims 6 and 44 are substantially similar to claim 2 and are thus allowed for similar reasoning. Claims 4, 8-16, 21-23, 25-28, 30, 31, 33-43, and 50 are allowed based on their dependency.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Conclusion

5. Any inquiry concerning this communication or earlier communications from the examiner should be directed to STEFANOS KARMIS whose telephone number is (571)272-6744. The examiner can normally be reached on M-F: 8-5.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, James Kramer can be reached on (571) 272-6783. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

Respectfully Submitted
/Stefanos Karmis/
Primary Examiner, Art Unit 3693
24 November 2009